

AMENDMENTS TO THE SPECIFICATION

Please amend the first full paragraph on page 19 as follows:

Similarly, all transaction data that is loaded into the system database 26 (FIG. 2) is also tested for validity (block 166). As part of the validation process for the transaction data, different thresholds for triggering suspect transaction data are set by individual members, and are based on different factors such as large time differences between records, records that contain payment amounts outside a maximum expected range, or records that appear on current records when they should have appeared on previous records. For example, if a payment that was overdue 90 days appears on a payment history report but did not appear on the previous payment history report as 60 days overdue, that payment history data may be flagged as suspect. If there is suspect transaction data, as shown at 168, or suspect customer data, as shown at 170, that suspect transaction or customer data is stored in a scrubbing queue 172 for manual review and data cleansing. If there is good transaction data, as shown at 174, or good customer data, as shown at 176, that good lease or lessee data is stored in the system's data repository [[26]].

Please amend the paragraph immediately following the paragraph above as follows:

Returning to block 164 (FIG. 10), if the data processing facility 30 (FIG. 2) determines that the file contains data on a customer that was not previously loaded from a member, it initiates matching routines (block 178) to apply new payment history data to existing customers in the system, or to create new customers for payment history data that has no matching customer in the system. The same scrubbing routine described above is also performed on the matched or unmatched customer data. If there is unmatched customer data that is determined to be valid data, that data is sent and added to the system's data repository [[26]], as shown at 180. If there is matched customer data that is determined to be suspect data, that data is sent to the scrubbing queue 172, as shown at 182, where manual data cleansing is subsequently performed.